

United States Bankruptcy Court
Southern District of Mississippi

In re:
Hannah Elizabeth Smith
Debtor

Case No. 25-50474-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 08, 2025

User: mssbad
Form ID: 3091

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db	+ Hannah Elizabeth Smith, 187 Earl Dubisson Rd, Carriere, MS 39426-9119
5493664	+ Advance Financial, 3280 N Univeristy Ave, Provo, UT 84604-4405
5493677	Uprova Credit, 635 Hwy 20 V, Upper Lake, CA 95485

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 08 2025 19:48:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: wcuntzcourt@gport13.com	Apr 08 2025 19:48:00	Warren A. Cuntz T1, Jr., P. O. Box 3749, Gulfport, MS 39505-3749
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 08 2025 19:48:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5493663	+ Email/Text: bankruptcy@lffc.com	Apr 08 2025 19:48:00	1st Franklin, 421 Memorial Boulevard, Picayune, MS 39466-5548
5493665	Email/Text: bankruptcy@bigpictureloans.com	Apr 08 2025 19:48:00	Big Picture Loans, P.O. Box 704, Watersmeet, MI 49969
5493666	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 08 2025 19:48:00	CashNetUSA, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
5493667	+ Email/Text: bankruptcy@axcess-financial.com	Apr 08 2025 19:48:00	Check 'n Go, Attn: Bankruptcy, Po Box 36454, Cincinnati, OH 45236-0454
5493668	+ Email/Text: melissa.martin@kfcu.org	Apr 08 2025 19:48:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5493670	+ Email/Text: mail@ldf-holdings.com	Apr 08 2025 19:48:00	Lendumo, P.O. Box 542, Lac Du Flambe, WI 54538-0542
5493671	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 08 2025 19:48:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5495277	+ Email/Text: bankruptcy@regionalmanagement.com	Apr 08 2025 19:48:00	REGIONAL MANAGEMENT CORPORATION, 979 BATESVILLE ROAD STE B, GREER SC 29651-6819
5493673	Email/Text: bankruptcy@republicfinance.com	Apr 08 2025 19:48:00	Republic Finance, 520 E Pass Rd, StE D, Gulfport, MS 39507
5493672	+ Email/Text: bankruptcy@regionalmanagement.com	Apr 08 2025 19:48:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
5493674	Email/Text: bankruptcy_department@clacorp.com	Apr 08 2025 19:48:00	Simple Fast Loans Inc, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350
5495146	Email/Text: bankruptcy_department@clacorp.com	Apr 08 2025 19:48:00	Simple Fast Loans, Inc., c/o Legal Dept, 8601 Dunwoody Place, Ste. 406, Atlanta, GA 30350
5493675	+ Email/Text: bkinfo@ccfi.com		

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		Apr 08 2025 19:48:00	Speedy Cash, 3611 N. Ridge Rd., Wichita, KS 67205-1214
5493669	Email/Text: BankruptcyNotices@shear.net	Apr 08 2025 19:48:00	Lendly, 3280 N University Ave, Provo, UT 84604
5493676	Email/Text: bankruptcy@towerloan.com	Apr 08 2025 19:48:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Hannah Elizabeth Smith trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 3

Debtor **Hannah Elizabeth Smith**Case number **25-50474-KMS**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 9, 2025 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Warren A. Cuntz T1 Jr. Zoom video meeting. Go to zoom.us/join, enter Meeting ID 846 854 1179 and Passcode 2798980867 , OR call 228-284-4805. For additional meeting information go to www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 7/8/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim: (except governmental units) </div> <div> Filing deadline: 6/11/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 9/29/25 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
9. Filing of plan	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. <u>Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before July 1, 2025.</u> Objections will be heard on July 10, 2025 at 10:00 AM in the Dan M. Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Floor, 2012 15th Street, Gulfport, MS 39501, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	